

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA**  
Richmond Division

IN RE:	)	
	)	
GEORGE DANIEL COOPER	)	Case No. 20-31207-KLP
GEORGETTA COOPER	)	Chapter 13
	)	
Debtors	)	

**ORDER GRANTING MOTION TO INCUR DEBT**

THIS MATTER came to be heard on the Motion to Incur Debt filed by the Debtors; and  
it

APPEARING TO THE COURT that the Debtors filed this case under Chapter 13 of the  
U.S. Bankruptcy Code on March 04 2020; and it

FURTHER APPEARING that George Daniel Cooper (“Debtor 1”) has applied for and  
Enterprise RAC Company of Maryland, LLC has approved a loan to Debtor 1 in the amount of  
\$25,962.18 plus interest at 12.47% per annum to be repaid with 72 equal monthly payments of  
\$516.40 for the purchase of a 2019 Nissan Rogue Sport or similar vehicle; Debtor 1 needs to  
purchase the referenced vehicle as Debtor 1 does not currently have a working vehicle due to a  
mechanical breakdown, and Debtor 1 needs a replacement vehicle to travel for personal use and  
other matters; the purchase of the vehicle is in the best interest of the Debtors and will facilitate  
Debtors’ ability to perform under the Chapter 13 Plan filed herein; Debtors’ Chapter 13 Plan has  
been confirmed; and there have been no objections filed to said Motion; and it

James E. Kane (VSB #30081)  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, Virginia 23219  
Telephone: (804) 225-9500  
Facsimile: (804) 225-9598  
Email: [jkane@kaneandpapa.com](mailto:jkane@kaneandpapa.com)  
*Counsel for Debtors*

FURTHER APPEARING that Debtors' Motion to Incur Debt should be granted; it is therefore

ORDERED that Debtors' Motion to Incur Debt be, and the same is hereby granted and Debtor 1 shall be permitted to borrow the amount of \$25,962.18 plus interest at 12.47% per annum to be repaid with 72 equal monthly payments of \$516.40 for the purchase of a 2019 Nissan Rogue Sport or similar vehicle.

Richmond, Virginia.

Date: Aug 10 2022

/s/ Keith L Phillips  
United States Bankruptcy Judge

Entered on Docket: Aug 10 2022

PRESENTED BY:

/s/ James E. Kane  
James E. Kane (VSB #30081)  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, Virginia 23219  
Telephone: (804) 225-9500  
Facsimile: (804) 225-9598  
Email: [jkane@kaneandpapa.com](mailto:jkane@kaneandpapa.com)  
*Counsel for Debtors*

SEEN AND AGREED TO:

/s/ Carl M. Bates  
Carl M. Bates, Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

**CERTIFICATION OF COUNSEL**

I hereby certify that this Order has been endorsed by all necessary parties.

/s/ James E. Kane  
James E. Kane

**SERVICE LIST**

James E. Kane, Esquire  
KANE & PAPA, P.C.  
1313 East Cary Street  
Richmond, Virginia 23219

Carl M. Bates, Chapter 13 Trustee  
P.O. Box 1819  
Richmond, VA 23218

Office of the United States Trustee  
701 East Broad Street, Suite 4304  
Richmond, VA 23219